

## ACI Provides Real-Time Payments Capability for BMO Financial Group

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### *UP Real-Time Payments solution enables BMO to drive payment innovation and provide a unified payments experience*

NAPLES, Fla.--(BUSINESS WIRE)--Jan. 24, 2018-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), announced today that BMO Financial Group (BMO) is using its UP Real-Time Payments solution as part of its [real-time payments](#) capabilities for customers across North America.

ACI's UP Real-Time Payments solution is the only global solution that allows financial institutions to address their RTGS (Real-time Gross Settlement), SWIFT messaging, ACH and real-time [faster payments](#) needs with a single, universal offering. ACI enables faster time to market, better management of cash flow, improved secure payments and fraud detection capabilities, simplified connectivity to new payments types, and transparency for customers in tracking their payments.

"Creating an effortless client experience is what drives BMO's focus on innovation. The UP Real-Time Payments Solution enables foundational payments hub capabilities that will allow us to provide our customers with a broad range of payment options, including new functionality while also increasing digitization," said Sharon Haward-Laird, Head, North American Treasury & Payment Solutions, BMO Financial Group.

"ACI provides a real-time payments hub that creates a unified experience across channels and the flexibility to address global market payment needs, today and into the future," said Craig Saks, Chief Operating Officer, ACI Worldwide. "We are uniquely qualified to provide this type of real-time payment technology and we're excited to be providing our solution to BMO."

### **About ACI Worldwide**

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit [www.aciworldwide.com](#). You can also find us on Twitter [@ACI\\_Worldwide](#).

### **About BMO Financial Group**

Serving customers for 200 years and counting, BMO is a highly diversified financial services provider and the 8th largest bank, by assets, in North America. With total assets of \$710 billion as of October 31, 2017, and more than 45,000 employees, BMO provides a broad range of personal and commercial banking, wealth management and investment banking products and services to more than 12 million customers.

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